

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month

☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

For facility type benefits, premiums are waived after the elimination period, if any, is satisfied. For HHC type benefits, premiums are waived after 90 days of receiving covered services. Premium for any attached riders are also waived.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	<b>\$1,135</b>	Not Available	<b>\$1,020</b>		Not Available	<b>\$1,916</b>	
55	Not Available	<b>\$1,429</b>	Not Available	<b>\$1,285</b>		Not Available	<b>\$2,375</b>	
60	Not Available	<b>\$1,868</b>	Not Available	<b>\$1,679</b>		Not Available	<b>\$3,036</b>	
65	Not Available	<b>\$2,505</b>	Not Available	<b>\$2,251</b>		Not Available	<b>\$3,994</b>	
70	Not Available	<b>\$3,532</b>	Not Available	<b>\$3,174</b>		Not Available	<b>\$5,540</b>	
75	Not Available	<b>\$5,045</b>	Not Available	<b>\$4,535</b>		Not Available	<b>\$7,663</b>	
80	Not Available	<b>\$7,370</b>	Not Available	<b>\$6,624</b>		Not Available	<b>Not Available</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☐ 2 Yrs.      ☐ 3 Yrs.      ☐ 4 Yrs.  
☐ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

Policy Premiums will be waived after satisfying the Elimination Period

Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$130 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,432	Not Available	\$1,191		Not Available	\$2,107	
55	Not Available	\$1,597	Not Available	\$1,300		Not Available	\$2,561	
60	Not Available	\$2,020	Not Available	\$1,623		Not Available	\$2,974	
65	Not Available	\$2,745	Not Available	\$2,307		Not Available	\$4,048	
70	Not Available	\$4,085	Not Available	\$3,654		Not Available	\$5,561	
75	Not Available	\$6,600	Not Available	\$6,114		Not Available	\$8,740	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$110 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

☒ per day      ☐ per week      ☐ per month

☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%      ☐ 60%      ☐ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

While receiving benefits and after the satisfaction of the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$130 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,275	Not Available	\$1,020		Not Available	\$2,142	
55	Not Available	\$1,541	Not Available	\$1,233		Not Available	\$2,474	
60	Not Available	\$1,902	Not Available	\$1,522		Not Available	\$2,958	
65	Not Available	\$2,444	Not Available	\$1,955		Not Available	\$3,723	
70	Not Available	\$3,538	Not Available	\$2,831		Not Available	\$5,304	
75	Not Available	\$5,546	Not Available	\$4,437		Not Available	\$7,871	
80	Not Available	\$9,254	Not Available	\$7,404		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☐ Lifetime

**Elimination Periods**

☐ 0 days      ☐ 60 days      ☐ TYPE  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$100 minimum to \$300 maximum per [day, week or month] offered in increments of \$50.

☒ per day      ☐ per week      ☐ per month  
☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☐ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%

**Waiver of Premium**

While receiving benefits and after the satisfaction of the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$130 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$366	\$947	\$305	\$764		Not Available	Not Available
55	\$468	\$1,116	\$390	\$872		Not Available	Not Available
60	\$602	\$1,465	\$498	\$1,135		Not Available	Not Available
65	\$939	\$1,817	\$769	\$1,420		Not Available	Not Available
70	\$1,610	\$2,878	\$1,320	\$2,266		Not Available	Not Available
75	\$3,025	\$4,572	\$2,459	\$3,628		Not Available	Not Available
80	\$5,683	\$7,429	\$4,546	\$5,943		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.    ☒ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☒ 7 Yrs.    ☒ Lifetime

**Elimination Periods**

- ☐ 0 days    ☐ 60 days    **TYPE**  
☒ 20 days    ☒ 90 days    ☐ Calendar Day  
☐ 30 days    ☐ 100 days    ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day    ☐ per week    ☒ per month  
☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☒ 75%  
☐ 70%    ☐ 60%    ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☒ 70%

**Waiver of Premium**

Takes effect upon benefit eligibility(after elimination period is satisfied).

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$130 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,812	Not Available	\$1,604		Not Available	\$3,199	
55	Not Available	\$1,957	Not Available	\$1,732		Not Available	\$3,471	
60	Not Available	\$2,438	Not Available	\$2,157		Not Available	\$4,433	
65	Not Available	\$3,287	Not Available	\$2,909		Not Available	\$5,893	
70	Not Available	\$4,949	Not Available	\$4,380		Not Available	\$8,490	
75	Not Available	\$7,962	Not Available	\$7,046		Not Available	\$13,179	
80	Not Available	\$12,468	Not Available	\$11,034		Not Available	\$20,049	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

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**Maximum Policy Benefit Amounts**

☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime

**Elimination Periods**

☐ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

☒ per day      ☐ per week      ☐ per month

☐ Not Available

**Inflation Protection**

☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☒ 90%      ☒ 80%      ☐ 75%  
☒ 70%      ☒ 60%      ☒ 50%

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%

**Waiver of Premium**

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until benefits are no longer being received.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$130 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,372	Not Available	\$1,083		Not Available	\$1,955	
55	Not Available	\$1,812	Not Available	\$1,427		Not Available	\$2,550	
60	Not Available	\$2,194	Not Available	\$1,727		Not Available	\$3,052	
65	Not Available	\$2,819	Not Available	\$2,215		Not Available	\$3,870	
70	Not Available	\$3,760	Not Available	\$2,947		Not Available	\$5,113	
75	Not Available	\$5,624	Not Available	\$4,444		Not Available	\$7,697	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.